55 1/14/09 2:28:19 BK 601 PG 108 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

WILLIE WOLFE AND CALLIE WOLFE 6271 Skyler Rd. Walls, MS. 38680 (901)-355-9472, (901)-356-1416

QUIT CLAIM DEED

TO

CALLIE WOLFE 6271Skyler Rd. Walls, MS. 38680 (901)-356-1416 (no second number)

PREPARED BY: B. Brennan Horan

, 2620 Goodman Rd.

Horn Lake, MS (662) 393-5520

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which is hereby expressly acknowledged, we, Willie Wolfe and Callie Wolfe, 6271 Skyler Rd.Walls, Ms do hereby convey and quitclaim all my right, title and interest unto Callie Wolfe in and to the following described property situated and being in DeSoto County, Mississippi, to-wit:

LOT 21, TUCKER RIDGE SUBDIVISION, LOCATED IN SECTION 12, TOWNSHIP 2 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI AS RECORDED IN PLAT BOOK 80, PAGES 20-22 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

This conveyance is subject to easements for public roads and utility easements for the right-of-way lying in, on or about said acres. Also for restrictive covenants of record and applicable building restrictions in DeSoto County, Mississippi.

WITNESS THE SIGNATURES, this the 8th day of January

2009.

GRANTORS:

Wille Wolfe

Callie Wolfe

AFFIDAVIT

STATE OF Mississippi

COUNTY OF DeSoto

PERSONALLY appeared before me, the undersigned authority, in and for the county and state aforesaid, the within named Willie Wolfe and Callie Wolfe and who acknowledged that they signed and delivered the above and foregoing Quit Claim Deed on the day and year therein mentioned.

Willie Wolfe

X Callie Wolfe

Callie Wolfe

GIVEN under my hand and official seal, this the day of

Care Gry, 2009.

Derry Wilgian - Swit Palue &

My Commission Expires:

11/28/06 3:38:56 PG 110 BK 545 PG 181 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Andrada Builders, Inc., A Mississippi Corporation

GRANTOR

TO

Callie Wolfe. **GRANTEE**

CORPORATE

WARRANTY

DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Andrada Builders, Inc., a Mississippi Corporation, does hereby sell, convey, and warrant to Callie Wolfe, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 21, Tucker Ridge Subdivision, located in Section 12, Township 2 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 80, Pages 20-22 in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to rights of ways and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi.

The warranty in this deed is further subject to restrictive covenants, easements and setback lines of record in Plat Book 80, Pages 20-22, in the Chancery Court Clerk's office of DeSoto County, Mississippi

Taxes for the year 2006 shall be prorated and possession is to be given with deed.

WITNESS the signature(s) of the duly authorized officer(s) of the Corporation this the 27th day of November, 2006.

President

BUILDERS INC

STATE OF MISSISSIPPI: **COUNTY OF DESOTO:**

PERSONALLY APPEARED before me, the undersigned authority at law, in and for the State and County aforesaid, the within named Patrick Andrada, who acknowledged that as President for and on behalf of and by authority of Andrada Builders, Inc., signed and delivered the above and foregoing Deed on the day and year therein mentioned, and for the purposes therein expressed, he having be

A STANDER CONTROL OF OFFICE, this the 27th day of No.

Notary Public

NIA

fors Aperson Spr. 1840 Javen, May 18671 B Thome number: () (A Business number: 11/14

Grantees Address:

6271 Skyler Road Walls, MS 38680 Home Phone number: W Business number:

Prepared By:

Austin Law Firm, P.A. 6928 Cobblestone Drive, Suite 100 Southaven, Mississippi 38672 (682) 890-7575

S01-06-0035

Obrien

Exhibet K

Return To:

New Century Mortgage Corporation 18400 Von Karman, Ste 1000 Irvine, CA 92612

Prepared By:

New Century Mortgage Corporation 18400 Von Karman, Ste 1000 Irvine, CA 92612

800-967-7623

---[Space Above This Line For Recording Data]

DEED OF TRUST

MIN 100488910109562818

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

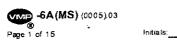
- (A) "Security Instrument" means this document, which is dated November 24, 2006 together with all Riders to this document.
- (B) "Borrower" is WILLIE WOLFE AND CALLIE WOLFE

Borrower is the trustor under this Security Instrument. (C) "Lender" is New Century Mortgage Corporation

Lender is a Corporation organized and existing under the laws of California Lender's address is 18400 Von Karman, Suite 1000, Irvine, CA 92612

MISSISSIPPI-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

1010956281 Form 3025 1/01



VMP Mortgage Forms, Inc.

EXX, bit B

Prepared by: New Century Mortgage Corporation (800)-967-7623 18400 Von Karman, Ste 1000

Irvine, CA 92612

DEED OF TRUST

MIN 100488910109414762

THIS DEED OF TRUST is made this 22nd among the Grantor, WILLIE WOLFE AND CALLIE WOLFE

day of November, 2006

(herein "Borrower"),

O'BRIEN LAW FIRM

(herein "Trustee"), and the Beneficiary,

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. New Century Mortgage Corporation

existing under the laws of California
18400 Von Karman, Suite 1000, Irvine, CA 92612

, ("Lender") is organized and , and has an address of

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of , State of Mississippi:

See Legal Description Attached Hereto and Made a Part Hereof

This Deed of Trust is Second and Subordinate to an Existing First Trust Deed Loan Now of Record.

A.P.N. 2091.1201.0.00021.00

which has the address of 6271 skyler RD Walls

[City], Mississippi 38680

[Street] [Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property". Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust; but, if necessary to comply with law or custom, MERS, (as nominee for Lender or Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note dated November 22, 2006 and extensions and renewals thereof (herein "Note"), in the principal sum of U.S. \$ 46,400.00 , with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 12/01/2036

the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

1010941476

MISSISSIPPI - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

-76N(MS) (0308)

Amended 2/99

Form 3825

Initiats:

VMP Mortgage Solutions, Inc. (800)521-7291

Exhibita